

Information to identify the case:

Debtor 1

Joseph M. Cintron

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6602

EIN --

Debtor 2

Tracy B. Cintron

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2360

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **17-10647-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph M. Cintron

Tracy B. Cintron

5/17/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph M. Cintron
Tracy B. Cintron
Debtors

Case No. 17-10647-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 17, 2022

User: admin
Form ID: 3180W

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Cintron, Tracy B. Cintron, 5531 Wayne Avenue, Pennsauken, NJ 08110-1848
516589471	+ Advocare Ped Physicians Of Bur, 204 Ark Road Suite 209, Mount Laurel, NJ 08054-3100
516589472	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516589489	+ Camden County MUA, Regional Sewer Service, 1645 Ferry Avenue, Camden, NJ 08104-1311
516589477	+ Community Powered Fcu, 5531 Wayne Avenue, Pennsauken, NJ 08110-1848
516821680	+ Community Powered Federal Credit Union, Attn WJ Winterstein Jr., Esq., PO Box 1006, Royersford, PA 19468-8072
516589479	Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
516589483	+ Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
516589486	+ Law Office of W.J. Winterstein Jr., PO Box 1006, Royersford, PA 19468-8072
516589487	+ Moorestown Dermatology, 110 Marter Avenue, Suite 102, Moorestown, NJ 08057-3124
516589488	+ Pennsauken Tax Office, 5605 N. Crescent Boulevard, Pennsauken, NJ 08110-1834
516628308	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
516816390	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
516589492	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516589493	State Of New Jersey, CN-190, Division Of Taxation, Trenton, NJ 08650
516710175	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 17 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 17 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516589472	^ MEBN	May 17 2022 20:40:26	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516816404	Email/Text: lrosenberger@cpwrfcu.org	May 17 2022 20:42:00	Community Powered Federal Credit Union, 1758 Pulaski Highway, Bear, DE 19701
516589473	+ EDI: CAPITALONE.COM	May 18 2022 00:43:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516709635	Email/PDF: bncnotices@becket-lee.com	May 17 2022 20:51:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516589475	+ EDI: CITICORP.COM	May 18 2022 00:43:00	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO

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			63179-0040
516589476	+ EDI: WFNNB.COM	May 18 2022 00:43:00	Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516598538	EDI: DISCOVER.COM	May 18 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516589478	+ EDI: DISCOVER.COM	May 18 2022 00:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516589480	+ EDI: IIC9.COM	May 18 2022 00:43:00	IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378
516589482	EDI: IRS.COM	May 18 2022 00:43:00	IRS, P.O. Box 21126, Centralized Insolvency-Operations, Philadelphia, PA 19114
516589474	EDI: JPMORGANCHASE	May 18 2022 00:43:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
516589485	+ Email/Text: PBNCNotifications@peritussservices.com	May 17 2022 20:41:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516819635	EDI: PRA.COM	May 18 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Direct Merchants Bank, POB 41067, Norfolk VA 23541
516819749	EDI: PRA.COM	May 18 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516819667	EDI: PRA.COM	May 18 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
516819663	EDI: PRA.COM	May 18 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
516687319	EDI: Q3G.COM	May 18 2022 00:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516589490	+ Email/Text: clientservices@remexinc.com	May 17 2022 20:42:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516657550	+ EDI: RMSC.COM	May 18 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516589481	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, 955 South Springfield Avenue, Bankruptcy Department, Springfield, NJ 08071
516631625	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516589484	##+	KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
516589491	##+	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jenifer G. Fowler	on behalf of Creditor Community Powered Federal Credit Union jgf@eisnerfowler.com
Joseph J. Rogers	on behalf of Debtor Joseph M. Cintron jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Tracy B. Cintron jjresq@comcast.net jjrogers0507@gmail.com
Kevin Gordon McDonald	on behalf of Creditor RoundPoint Mortgage Servicing Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor RoundPoint Mortgage Servicing Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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